



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** OCEANFIRST FINANCIAL CORP.

**City/State** TOMS RIVER, NJ

## Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 11,838,271

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

OCEANFIRST FINANCIAL CORP.  
975 HOOPER AVE  
TOMS RIVER, NJ 08753

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BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000) .....	11,531,853	11,045,571	11,208,147	8,056,058	7,374,999
Net income (\$000) .....	87,418	30,245	63,309	88,574	71,932
Number of BHCs in peer group .....	132	130	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.59	2.65	43	2.85	2.80	47	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40
+ Non-interest income .....	0.41	1.09	17	0.44	1.21	17	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27
- Overhead expense .....	1.87	2.21	27	2.17	2.59	31	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54
- Provision for credit losses .....	-0.12	-0.12	43	0.62	0.66	50	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27
+ Securities gains (losses) .....	0	0.01	23	0	0.03	41	0.05	0.02	79	0	0.01	29	0	0	76
+ Other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	46	0	0	45
= Pretax net operating income (tax equivalent) .....	1.35	1.76	18	0.47	0.91	19	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19
Net operating income .....	1.01	1.34	17	0.37	0.70	18	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26
Net income .....	1.01	1.34	17	0.37	0.71	18	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.41			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.26	3.12	55	3.95	3.64	69	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45
Interest expense .....	0.37	0.26	78	0.72	0.58	73	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20
Net interest income (tax equivalent) .....	2.89	2.85	47	3.23	3.05	57	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.01	0.12	12	0.26	0.28	61	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43
Earnings coverage of net loan and lease losses (X) .....	-236.38	26.30	4	5.51	20.97	30	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.61	1.32	9	0.70	1.58	10	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2
Allowance for loan and lease losses / Total loans and leases .....	0.61	1.30	10	0.67	1.55	9	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.37	0.58	29	1.34	0.71	88	0.70	0.71	56	0.41	0.56	37	0.49	0.57	51
30-89 days past due loans and leases / Total loans and leases .....	0.08	0.29	13	0.17	0.37	33	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-9.17	-3.31	30	0.54	6.19	36	-8.13	3.20	17	9.17	10.70	44	8.34	13.54	29
Net short-term noncore funding dependence .....	-9.70	-9.17	39	-4.24	-2.71	37	-9.08	-4.76	29	5.82	5.88	46	4.88	8.57	32
Net loans and leases / Total assets .....	68.87	58.81	77	71.41	63	72	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.34	9.07	66	8.80	9.05	47	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41
Holding company equity capital / Total assets .....	12.78	10.79	81	12.53	11.12	73	12.96	11.16	77	13.96	11.37	85	13.81	11.21	85
Total equity capital (including minority interest) / Total assets .....	12.78	10.91	81	12.53	11.24	71	12.96	11.29	77	13.96	11.43	85	13.81	11.30	83
Common equity tier 1 capital / Total risk-weighted assets .....	10.84	12.64	23	10.58	12.26	27	11.04	12.38	32	12.14	12.50	55	12.15	12.37	58
Net loans and leases / Equity capital (X) .....	5.39	5.47	52	5.70	5.73	51	5.22	5.58	44	5.38	6.55	25	5.37	6.70	21
Cash dividends / Net income .....	38.25	27.22	72	104.88	49.74	90	67.79	42.30	84	38.66	25.65	71	41.10	24.05	74
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			93.20			35.12	
<b>Growth Rates</b>															
Assets .....	1.49	9.51	14	43.30	16.67	91	38.63	16.68	93	9.77	8.66	64	38.81	9.35	94
Equity capital .....	3.53	7.52	32	27.71	6.54	92	28.71	6.99	93	10.95	12.19	51	72.67	12.50	96
Net loans and leases .....	-2.12	-0.66	51	36.96	12.75	89	24.75	9.07	86	11.26	8.63	70	40.68	10.51	94
Noncore funding .....	-69.77	-21.64	1	38.63	-6.57	93	-30.71	-12.18	31	19.52	4.16	76	41.49	6.76	88
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital .....	10.57	10.65	60	12.01	13.73	61	11.29	13.56	58	3.04	3.86	62	3.37	3.76	63
Equity investment in subsidiaries / Equity capital .....	103.46	103.15	57	101.76	103.27	44	101.44	102.81	43	104.83	104.21	55	106.79	104.10	64
Cash from ops + noncash items + op expense / Op expense + dividends .....	115.93	155.61	39	128.74	142.45	53	118.56	147.24	42	192.52	152.31	76	96.64	123.74	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	233,806	264,913	350,021	280,579	250,192	-11.74	170.19
Income from lease financing receivables.....	38	65	82	131	182	-41.54	31.03
Fully taxable income on loans and leases.....	233,331	264,978	350,103	280,710	250,374	-11.94	171.70
Tax-exempt income on loans and leases.....	513	0	0	0	0		-25.11
Estimated tax benefit on income on loans and leases.....	136	0	0	0	0		-58.29
Income on loans and leases (tax equivalent).....	233,980	264,978	350,103	280,710	250,374	-11.70	169.29
Investment interest income (tax equivalent).....	17,292	19,385	25,201	24,376	23,434	-10.80	165.30
Interest on balances due from depository institutions.....	959	693	1,034	1,165	896	38.38	358.85
Interest income on other earning assets.....	922	3,655	4,712	4,203	3,590	-74.77	22.61
Total interest income (tax equivalent).....	253,153	288,711	381,050	310,454	278,294	-12.32	168.26
Interest on time deposits of \$250K or more.....	1,771	5,465	7,068	2,883	1,770	-67.59	
Interest on time deposits < \$250K.....	6,566	13,005	16,420	12,614	7,781	-49.51	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	11,862	19,141	24,802	22,935	13,028	-38.03	477.51
Interest on other borrowings and trading liabilities.....	1,664	9,996	10,577	12,336	11,513	-83.35	-58.13
Interest on subordinated debt and mandatory convertible securities.....	6,936	5,263	7,790	2,055	2,060	31.79	13772.00
Total interest expense.....	28,799	52,870	66,657	52,823	36,152	-45.53	214.78
Net interest income (tax equivalent).....	224,354	235,841	314,393	257,631	242,142	-4.87	163.27
Non-interest income.....	35,480	36,490	53,257	42,228	41,053	-2.77	90.29
Adjusted operating income (tax equivalent).....	259,834	272,331	367,650	299,859	283,195	-4.59	150.17
Overhead expense.....	162,124	179,390	248,943	190,251	193,456	-9.62	115.79
Provision for credit losses.....	-10,259	51,199	57,847	1,637	3,490		
Securities gains (losses).....	0	190	5,878	0	248	-100.00	
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	116,366	38,712	82,551	108,238	86,298	200.59	337.30
Applicable income taxes.....	28,087	7,314	17,732	18,784	13,551	284.02	206.33
Tax equivalent adjustments.....	861	1,153	1,510	880	815	-25.33	92.19
Applicable income taxes (tax equivalent).....	28,948	8,467	19,242	19,664	14,366	241.89	201.01
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	87,418	30,245	63,309	88,574	71,932	189.03	414.44
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	87,418	30,245	63,309	88,574	71,932	189.03	414.44
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	87,418	30,245	63,309	88,574	71,932	189.03	414.44
Investment securities income (tax equivalent).....	17,292	19,385	25,201	24,376	23,434	-10.80	165.30
US Treasury and agency securities (excluding mortgage-backed securities).....	1,683	2,406	3,067	3,088	2,188	-30.05	221.80
Mortgage-backed securities.....	9,200	10,649	14,036	15,301	16,034	-13.61	90.75
All other securities.....	6,409	6,330	8,098	5,987	5,212	1.24	446.88
Cash dividends declared.....	33,437	31,722	42,917	34,241	29,564	5.41	280.44
Common.....	30,425	31,722	42,917	34,241	29,564	-4.09	246.17
Preferred.....	3,012	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.93	2.90	50	3.49	3.35	61	3.40	3.27	60	3.85	4.19	23	3.77	4.08	25
Less: Interest expense .....	0.33	0.24	74	0.64	0.54	71	0.59	0.48	72	0.66	0.95	19	0.49	0.75	18
Equals: Net interest income (tax equivalent) .....	2.59	2.65	43	2.85	2.80	47	2.81	2.77	44	3.20	3.21	42	3.28	3.33	40
Plus: Non-interest income .....	0.41	1.09	17	0.44	1.21	17	0.48	1.21	19	0.52	0.90	26	0.56	0.90	27
Equals: adjusted operating income (tax equivalent) .....	3	3.80	9	3.29	4.06	15	3.28	4.04	16	3.72	4.16	36	3.84	4.27	32
Less: Overhead expense .....	1.87	2.21	27	2.17	2.59	31	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54
Less: Provision for credit losses .....	-0.12	-0.12	43	0.62	0.66	50	0.52	0.51	57	0.02	0.12	18	0.05	0.12	27
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	41	0.05	0.02	79	0	0.01	29	0	0	76
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	48	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.35	1.76	18	0.47	0.91	19	0.74	1.04	23	1.34	1.53	32	1.17	1.55	19
Less: Applicable income taxes (tax equivalent) .....	0.33	0.41	27	0.10	0.21	22	0.17	0.23	31	0.24	0.35	19	0.19	0.32	16
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	45	0	0	46
Equals: Net operating income .....	1.01	1.34	17	0.37	0.70	18	0.56	0.81	22	1.10	1.19	39	0.98	1.22	26
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.01	1.34	17	0.37	0.71	18	0.56	0.82	22	1.10	1.19	39	0.98	1.22	26
Memo: Net income (last four quarters) .....	1.04	1.30	24	0.52	0.81	19	0.56	0.82	22	1.10	1.19	38	0.98	1.22	25
Net income—BHC and noncontrolling (minority) interest .....	1.01	1.35	15	0.37	0.72	17	0.56	0.83	22	1.10	1.19	39	0.98	1.22	26
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	89.90	93.09	13	88.17	92.11	9	88.37	92.32	10	87.32	93.22	2	87.43	93.23	2
Average interest-bearing funds / Average assets .....	65.66	61.98	69	75.97	64.67	83	73.63	64.06	82	80.42	70.66	83	79.04	70.70	80
Interest income (tax equivalent) / Average earning assets .....	3.26	3.12	55	3.95	3.64	69	3.85	3.55	68	4.41	4.49	42	4.32	4.38	45
Interest expense / Average earning assets .....	0.37	0.26	78	0.72	0.58	73	0.67	0.52	75	0.75	1.02	22	0.56	0.81	20
Net interest income (tax equivalent) / Average earning assets .....	2.89	2.85	47	3.23	3.05	57	3.17	3.01	51	3.66	3.45	55	3.76	3.58	56
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.97	4.07	46	4.30	4.35	53	4.29	4.27	55	4.69	4.98	30	4.65	4.85	35
Interest-bearing bank balances .....	0.13	0.13	57	0.22	0.36	23	0.18	0.27	24	2.93	2.26	83	1.51	1.88	27
Federal funds sold and reverse repos .....		0.25			0.75			0.68		2.30	2.02	60		1.50	
Trading assets .....		0.45			0.65			0.60			0.49			0.70	
Total earning assets .....	3.24	3.09	56	3.94	3.61	70	3.83	3.51	69	4.40	4.47	43	4.30	4.33	47
Investment securities (tax equivalent) .....	1.65	1.77	44	2.43	2.36	58	2.36	2.25	62	2.47	2.74	25	2.31	2.69	21
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.46	1.23	66	2	1.85	59	1.86	1.75	58	2.20	2.54	34	1.88	2.20	40
Mortgage-backed securities .....	1.60	1.55	56	2.46	2.17	78	2.38	2.05	81	2.51	2.54	51	2.33	2.44	37
All other securities .....	1.79	2.85	14	2.77	3.28	29	2.64	3.24	25	2.75	3.80	16	2.56	3.74	12
Interest-bearing deposits .....	0.34	0.22	75	0.62	0.60	57	0.58	0.53	60	0.65	1.13	12	0.41	0.85	10
Time deposits of \$250K or more .....	1.46	0.70	97	3.24	1.53	99	3.20	1.42	98	2.15	2.13	47	1.69	1.57	59
Time deposits < \$250K .....	0.96	0.67	80	1.49	1.47	50	1.41	1.36	53	1.61	1.91	20	1.08	1.42	19
Other domestic deposits .....	0.26	0.16	78	0.41	0.41	53	0.40	0.36	65	0.47	0.86	16	0.30	0.64	12
Foreign deposits .....		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos .....	0.20	0.18	73	0.46	0.71	39	0.45	0.62	48	0.43	1.23	24	0.25	1.03	22
Other borrowed funds and trading liabilities .....	0.02	1.29	9	1.20	1.54	36	0.96	1.50	27	1.65	1.03	55	1.65	2.10	9
All interest-bearing funds .....	0.51	0.38	72	0.84	0.82	55	0.81	0.74	62	0.82	1.34	12	0.62	1.06	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	35,480	36,490	53,257	42,228	41,053
Fiduciary activities income	1,774	1,560	2,052	2,102	2,245
Service charges on deposit accounts - domestic	8,371	8,785	11,915	14,891	14,992
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	30	1,112
Insurance activities revenue	0	0	0	0	14
Venture capital revenue	0	0	0	0	0
Net servicing fees	94	182	217	252	161
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	3,169	2,037	8,519	277	588
Other non-interest income	22,072	23,926	30,554	24,676	21,941
Total overhead expenses	162,124	179,390	248,943	190,251	193,456
Personnel expense	87,986	85,789	112,781	88,829	81,870
Net occupancy expense	20,101	22,123	29,234	24,886	26,234
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	4,110	4,660	6,186	4,027	3,811
Other operating expenses	49,927	66,818	100,742	72,509	81,541
Fee income on mutual funds and annuities	0	0	0	30	841
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,001	986	985	886	850
Average personnel expense per employee	87.90	87.01	114.50	100.26	96.32
Average assets per employee	11,520.33	11,202.40	11,378.83	9,092.62	8,676.47

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0.07	0.66	71	2.05	1.69	65
Overhead expenses / Net Interest Income + non-interest income	62.60	58.85	64	66.15	62.06	67	67.99	62.28	75	63.63	61.79	59	68.51	61.22	80
<b>Percent of Average Assets</b>															
Total overhead expense	1.87	2.21	27	2.17	2.59	31	2.22	2.57	35	2.36	2.59	37	2.62	2.58	54
Personnel expense	1.02	1.23	24	1.04	1.30	25	1.01	1.30	23	1.10	1.50	17	1.11	1.46	20
Net occupancy expense	0.23	0.24	50	0.27	0.26	55	0.26	0.26	53	0.31	0.32	48	0.36	0.31	67
Other operating expenses	0.62	0.72	43	0.86	0.95	64	0.95	0.94	68	0.95	0.76	76	1.16	0.79	86
Overhead less non-interest income	1.46	1.08	83	1.72	1.27	80	1.75	1.25	80	1.84	1.65	65	2.07	1.65	83
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	62.40	58.34	67	65.87	61.60	69	67.71	61.82	75	63.45	59.91	69	68.31	60.51	82
Personnel expense	33.86	32.89	52	31.50	32.31	40	30.68	32.36	35	29.62	34.17	26	28.91	34.42	16
Net occupancy expense	7.74	6.26	75	8.12	6.55	74	7.95	6.58	72	8.30	7.50	61	9.26	7.33	82
Other operating expenses	20.80	18.68	71	26.25	22.16	80	29.08	22.28	83	25.52	17.93	95	30.14	18.28	97
Total non-interest income	13.65	28.20	17	13.40	28.52	16	14.49	28.83	22	14.08	19.83	33	14.50	20.30	30
Fiduciary activities income	0.68	2.27	37	0.57	2.06	35	0.56	2.09	35	0.70	1.61	52	0.79	1.95	50
Service charges on domestic deposit accounts	3.22	3.25	47	3.23	3.23	50	3.24	3.27	49	4.97	3.21	83	5.29	3.58	80
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	0.07	41	0	0.03	46
Investment banking fees and commissions	0	2.46	6	0	2.59	6	0	2.46	6	0.01	0.91	38	0.39	0.85	48
Insurance activities revenue	0	0.38	11	0	0.41	12	0	0.41	11	0	0.37	22	0	0.46	43
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0	50	0	0	49
Net servicing fees	0.04	0.56	30	0.07	-0.04	61	0.06	0.01	60	0.08	0.22	47	0.06	0.52	33
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0	49
Net gain (loss) - sales of loans, OREO, and other assets	1.22	3.64	34	0.75	3.74	32	2.32	3.92	51	0.09	2.27	20	0.21	1.98	21
Other non-interest income	8.49	9.39	56	8.79	9.49	54	8.31	9.65	49	8.23	7.41	66	7.75	7.05	66
Overhead less non-interest income	48.74	29.67	96	52.47	31.97	89	53.23	31.93	89	49.36	39.47	79	53.82	39.75	90
Applicable income taxes / Pretax net operating income (tax equivalent)	24.14	21.49	79	18.89	18.64	44	21.48	18.63	65	17.35	21.51	20	15.70	18.37	27
Applicable income tax + TE / Pretax net operating income + TE	24.88	23.11	74	21.87	22.16	41	23.31	21.18	65	18.17	23.31	11	16.65	21.35	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	7,704,290	7,476,958	7,287,740	5,776,591	5,197,917	3.04	166.88
Commercial and industrial loans	444,850	799,063	417,464	330,293	254,002	-44.33	174.51
Loans to individuals	40,632	88,986	77,049	99,342	131,957	-54.34	432.39
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		-100.00
Other loans and leases	13,770	21,040	22,829	18,306	11,922	-34.55	45.30
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	8,203,542	8,386,047	7,805,082	6,224,532	5,595,798	-2.18	167.57
Less: Allowance for loan and lease losses	50,153	56,350	60,735	16,852	16,577	-11.00	221.14
Net loans and leases	8,153,389	8,329,697	7,744,347	6,207,680	5,579,221	-2.12	167.29
Debt securities that reprice or mature in over 1 year	1,102,813	947,066	1,023,953	850,043	897,058	16.45	193.60
Mutual funds and equity securities	103,955	66,716	141,372	15,522	19,592	55.82	1090.64
Subtotal	9,360,157	9,343,479	8,909,672	7,073,245	6,495,871	0.18	172.52
Interest-bearing bank balances	828,679	873,823	1,150,686	38,601	40,891	-5.17	231.27
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	338,693	96,650	98,316	69,790	50,469	250.43	281.47
Trading assets	0	0	0	0	0		
Total earning assets	10,527,529	10,313,952	10,158,674	7,181,636	6,587,231	2.07	178.97
Non-interest-bearing cash and due from depository institutions	149,808	105,299	88,305	77,939	71,470	42.27	139.57
Premises, fixed assets, and leases	149,398	134,809	135,431	125,157	115,731	10.82	191.55
Other real estate owned	106	106	106	264	1,381	0.00	-98.84
Investment in unconsolidated subsidiaries	2,657	2,655	2,655	2,345	2,345	0.08	233.38
Intangible and other assets	1,010,276	1,109,733	1,066,812	872,528	746,745	-8.96	285.24
Total assets	11,838,271	11,664,161	11,450,269	8,259,869	7,524,903	1.49	184.60
Quarterly average assets	11,661,047	11,629,956	11,695,875	8,207,462	7,525,012	0.27	180.88
Average loans and leases (YTD)	7,862,739	8,209,252	8,170,210	5,991,569	5,379,160	-4.22	198.88
<b>Memoranda</b>							
Loans held-for-sale	13,428	388,763	45,524	0	0	-96.55	-38.06
Loans not held-for-sale	8,190,114	7,997,284	7,759,558	6,224,532	5,595,798	2.41	169.03
Real estate loans secured by 1-4 family	2,820,582	3,008,965	2,883,928	2,827,235	2,568,565	-6.26	94.21
Commercial real estate loans	4,880,402	4,463,960	4,399,802	2,945,844	2,626,428	9.33	241.99
Construction and land development	369,907	385,016	426,480	232,465	266,370	-3.92	107.79
Multifamily	958,893	772,983	745,719	516,279	443,355	24.05	873.20
Nonfarm nonresidential	3,551,602	3,305,961	3,227,603	2,197,100	1,916,703	7.43	208.70
Real estate loans secured by farmland	3,306	4,033	4,010	3,512	2,924	-18.03	-55.41
Total investment securities	1,545,461	1,110,432	1,263,641	935,355	967,119	39.18	226.64
U.S. Treasury securities	16,210	0	0	999	985		
US agency securities (excluding mortgage-backed securities)	123,049	173,059	182,334	156,361	117,242	-28.90	348.23
Municipal securities	290,226	217,266	238,403	124,450	123,978	33.58	702.42
Mortgage-backed securities	791,781	579,565	625,970	561,862	642,590	36.62	138.22
Asset-backed securities	152,457	10,390	16,584	10,322	10,816	1367.34	
Other debt securities	67,783	63,436	58,978	65,839	51,916	6.85	-0.92
Mutual funds and equity securities	103,955	66,716	141,372	15,522	19,592	55.82	1090.64
Available-for-sale securities	314,620	169,634	183,302	150,960	100,717	85.47	2701.35
U.S. Treasury securities	16,210	0	0	999	985		
US agency securities (excluding mortgage-backed securities)	118,395	162,428	176,942	149,437	98,740	-27.11	4635.80
Municipal securities	0	2,402	0	25	0	-100.00	
Mortgage-backed securities	29,546	243	193	499	992	12058.85	
Asset-backed securities	145,420	0	6,167	0	0		
Other debt securities	5,049	4,561	0	0	0	10.70	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	16,495	28,336	29,498	8,414	-8,980	-41.79	104.88
Available-for-sale securities appreciation (depreciation)	1,044	3,714	3,152	1,320	-804	-71.89	9390.91
Structured notes, fair value	153,357	10,880	17,189	10,263	0	1309.53	
Pledged securities	1,034,217	456,577	431,252	474,927	563,142	126.52	303.86

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,621,845	624,044	2,116,929	360,075	301,516	320.14	2071.21
NOW, ATS and transaction accounts	3,859,675	745,541	768,307	416,858	364,742	417.70	1536.48
Time deposits less brokered deposits < \$250K	690,137	1,029,726	974,275	790,780	748,606	-32.98	
MMDA and other savings accounts	2,459,349	6,384,842	5,191,966	4,633,229	4,302,157	-61.48	-2.08
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,631,006	8,784,153	9,051,477	6,200,942	5,717,021	9.64	206.79
Time deposits of \$250K or more	133,158	230,294	204,969	145,082	116,805	-42.18	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	143,294	142,823	128,454	71,739	61,760	0.33	107.44
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	191	0	363,024	280,618	-100.00	-100.00
Other borrowings w/remaining maturity over 1 year	0	349,263	0	177,058	174,092	-100.00	-100.00
Brokered deposits < \$250K	32,147	298,250	191,033	0	0	-89.22	
Noncore funding	308,599	1,020,821	524,456	756,903	633,275	-69.77	-40.80
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	231,736	246,700	238,861	97,651	97,199	-6.07	297.51
Other liabilities	153,681	150,773	151,345	51,254	38,050	1.93	553.91
Total liabilities	10,325,022	10,202,447	9,966,139	7,106,750	6,485,545	1.20	175.90
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	55,527	55,544	55,527	0	0	-0.03	
Common stock	611	593	609	519	483	3.04	81.85
Common surplus	1,089,922	1,081,628	1,082,189	840,693	757,963	0.77	248.68
Retained earnings	430,721	356,397	378,268	358,666	305,056	20.85	84.97
Accumulated other comprehensive income	-734	939	621	-1,208	-3,450		
Other equity capital components	-62,798	-33,387	-33,084	-45,551	-20,694		
Total holding company equity capital	1,513,249	1,461,714	1,484,130	1,153,119	1,039,358	3.53	262.68
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,513,249	1,461,714	1,484,130	1,153,119	1,039,358	3.53	262.68
Total liabilities and capital	11,838,271	11,664,161	11,450,269	8,259,869	7,524,903	1.49	184.60
<b>Memoranda</b>							
Non-interest-bearing deposits	2,621,845	624,044	2,116,929	360,075	301,516	320.14	2071.21
Interest-bearing deposits	7,174,466	8,688,653	7,330,550	5,985,949	5,532,310	-17.43	122.94
Total deposits	9,796,311	9,312,697	9,447,479	6,346,024	5,833,826	5.19	193.40
Long-term debt that reprices within 1 year	35,000	82,500	81,804	72,500	72,500	-57.58	55.56
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,484,130	1,153,119	1,153,119	1,039,358	601,941		
Accounting restatements	0	-4	-4	0	0		
Net income	87,418	30,245	63,309	88,574	71,932		
Net sale of new perpetual preferred stock	0	55,527	55,527	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	30,628	14,814	14,814	26,066	10,837		
Changes incident to business combinations	0	261,445	261,445	76,481	402,555		
Less: Dividends declared	33,437	31,722	42,917	34,241	29,564		
Change in other comprehensive income	-1,355	2,148	1,830	2,241	1,753		
Changes in debit to ESOP liability	0	0	0	0	-8,400		
Other adjustments to equity capital	7,121	5,770	6,635	6,772	9,978		
Holding company equity capital, ending balance	1,513,249	1,461,714	1,484,130	1,153,119	1,039,358		

BHC Name

City/State

### Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	65.08	36.06	93	64.10	36.66	93	63.65	36.22	93	69.94	52.67	88	69.08	53.63	81
Commercial and industrial loans	3.76	11.11	10	6.85	14.40	16	3.65	13.52	10	4	11.45	11	3.38	11.42	8
Loans to individuals	0.34	3.60	23	0.76	3.57	33	0.67	3.40	32	1.20	2.71	59	1.75	2.65	64
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0	44	0	0	44
Agricultural loans	0	0.21	11	0	0.20	11	0	0.19	11	0	0.53	17	0	0.47	18
Other loans and leases	0.12	4.26	3	0.18	4.66	3	0.20	4.63	4	0.22	1.08	51	0.16	2.64	17
Net loans and leases	68.87	58.81	77	71.41	63	72	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
Debt securities over 1 year	9.32	18.32	18	8.12	14.80	16	8.94	15.55	21	10.29	13.66	33	11.92	13.20	48
Mutual funds and equity securities	0.88	0.05	99	0.57	0.06	98	1.23	0.05	99	0.19	0.06	84	0.26	0.05	90
Subtotal	79.07	78.17	43	80.10	79.07	39	77.81	78.16	31	85.63	86.76	36	86.32	87.24	36
Interest-bearing bank balances	7	9.37	36	7.49	6.40	60	10.05	7.51	70	0.47	2.97	12	0.54	2.30	27
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	2.86	1.51	81	0.83	1.85	37	0.86	1.68	37	0.84	2.10	36	0.67	2.14	38
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	88.93	91.57	18	88.42	90.87	19	88.72	91.05	17	86.95	92.39	2	87.54	92.24	3
Non-interest cash and due from depository institutions	1.27	0.99	72	0.90	1.03	41	0.77	1.07	31	0.94	1.14	38	0.95	1.25	32
Other real estate owned	0	0.01	24	0	0.03	14	0	0.02	15	0	0.04	29	0.02	0.04	48
All other assets	9.82	7.39	78	10.69	8.03	83	10.52	7.82	85	12.11	6.41	97	11.51	6.39	97
<b>Memoranda</b>															
Short-term investments	9.86	12.31	45	8.32	10.21	48	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16
U.S. Treasury securities	0.14	1.18	42	0	0.91	15	0	0.84	17	0.01	0.29	59	0.01	0.37	59
US agency securities (excluding mortgage-backed securities)	1.04	0.75	72	1.48	0.59	83	1.59	0.63	83	1.89	1.25	68	1.56	1.67	60
Municipal securities	2.45	1.70	68	1.86	1.60	64	2.08	1.69	65	1.51	2.58	44	1.65	2.66	46
Mortgage-backed securities	6.69	13.46	21	4.97	11.20	16	5.47	11.75	17	6.80	9.38	36	8.54	8.73	55
Asset-backed securities	1.29	0.47	81	0.09	0.31	64	0.14	0.32	64	0.12	0.30	76	0.14	0.26	79
Other debt securities	0.57	0.51	66	0.54	0.40	69	0.52	0.42	68	0.80	0.53	70	0.69	0.52	70
Loans held-for-sale	0.11	0.50	39	3.33	0.52	96	0.40	0.52	51	0	0.39	8	0	0.29	9
Loans held for investment	69.18	58.34	80	68.56	63.22	61	67.77	61.72	65	75.36	72.01	63	74.36	73.24	52
Real estate loans secured by 1-4 family	23.83	11.57	89	25.80	12.28	92	25.19	11.91	91	34.23	16.02	91	34.13	16.83	89
Revolving	1.17	1.44	51	1.34	1.72	49	1.32	1.66	51	2.08	2.24	52	2.66	2.43	58
Closed-end, secured by first liens	22.37	9.73	90	23.26	10.10	92	22.71	9.81	92	30.42	13.07	91	29.52	13.60	89
Closed-end, secured by junior liens	0.28	0.19	77	1.20	0.24	93	1.15	0.22	93	1.73	0.37	98	1.96	0.41	97
Commercial real estate loans	41.23	22.35	90	38.27	22.30	88	38.43	22.22	89	35.66	33.26	61	34.90	33.39	60
Construction and land development	3.12	3.40	49	3.30	3.47	53	3.72	3.40	58	2.81	5	27	3.54	4.78	38
Multifamily	8.10	3.32	87	6.63	3.10	89	6.51	3.12	86	6.25	4.76	73	5.89	5.12	73
Nonfarm nonresidential	30	14.65	93	28.34	14.72	92	28.19	14.72	92	26.60	21.85	74	25.47	21.85	69
Real estate loans secured by farmland	0.03	0.35	38	0.03	0.33	40	0.04	0.33	40	0.04	0.95	34	0.04	0.88	30

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	93.91	60.51	98	89.16	56.15	97	93.37	57.15	98	92.80	72.74	92	92.89	72.88	90
Real estate loans secured by 1-4 family	34.38	20	88	35.88	19.51	90	36.95	19.43	92	45.42	22.29	90	45.90	23.13	89
Revolving	1.69	2.47	43	1.87	2.66	43	1.94	2.64	44	2.76	3.13	51	3.57	3.34	59
Closed-end	32.69	17.35	89	34.01	16.64	90	35.01	16.59	92	42.66	18.71	92	42.33	19.33	90
Commercial real estate loans	59.49	37.13	88	53.23	33.63	87	56.37	34.63	88	47.33	46.16	56	46.94	45.57	56
Construction and land development	4.51	5.69	45	4.59	5.18	49	5.46	5.26	57	3.73	6.97	26	4.76	6.53	37
1-4 family	2.26	1.19	78	2.27	0.94	80	2.46	0.93	85	1.75	1.47	65	2.17	1.52	72
Other	2.25	4.46	29	2.32	4.09	32	3.01	4.19	41	1.99	5.34	18	2.59	4.90	27
Multifamily	11.69	5.41	87	9.22	4.78	86	9.55	4.96	86	8.29	6.42	73	7.92	6.76	72
Nonfarm nonresidential	43.29	24.45	91	39.42	22.19	93	41.35	22.93	93	35.30	30.59	70	34.25	30.16	66
Owner-occupied	12.72	8.31	75	13.46	7.46	83	13.88	7.68	84	12.73	10.68	66	13.24	10.31	71
Other	30.57	15.83	93	25.96	14.52	93	27.47	14.95	95	22.56	19.36	68	21.01	19.35	61
Real estate loans secured by farmland	0.04	0.61	36	0.05	0.52	37	0.05	0.54	41	0.06	1.38	34	0.05	1.27	30
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0	44	0	0	44
Commercial and industrial loans	5.42	19.45	6	9.53	22.98	9	5.35	22.17	7	5.31	16.16	8	4.54	16.21	9
Loans to individuals	0.50	6.58	19	1.06	6.23	31	0.99	6.13	31	1.60	4	58	2.36	3.89	63
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.78	17	0	0.69	18
Other loans and leases	0.17	8.42	3	0.25	9.11	3	0.29	9.09	4	0.29	1.48	51	0.21	3.74	16
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	708.05	383.43	95	725.84	387.92	96	688.17	381.27	95	714.40	493.53	90	715.43	505.61	87
Real estate loans secured by 1-4 family	259.22	124.74	90	292.10	130.23	93	272.32	125.03	92	349.65	151.03	92	353.53	161.34	89
Revolving	12.73	15.53	52	15.22	18.32	51	14.33	17.42	50	21.26	21.25	57	27.51	23.52	61
Closed-end	246.50	107.54	90	276.88	110.40	93	258	106.14	92	328.38	127.10	93	326.02	134.73	91
Commercial real estate loans	448.53	238.58	90	433.35	237.16	90	415.46	234.65	89	364.32	311.74	69	361.49	316.03	67
Construction and land development	34	36.07	50	37.38	36.48	56	40.27	35.62	60	28.75	46.63	31	36.66	44.92	44
1-4 family	17.01	7.44	82	18.51	6.64	86	18.10	6.34	87	13.44	9.52	69	16.73	10.21	75
Other	16.98	28.34	37	18.86	28.60	40	22.17	28.16	46	15.31	35.90	20	19.93	33.75	28
Multifamily	88.13	35.29	87	75.04	32.93	88	70.42	32.74	88	63.85	44.76	76	61.02	48.38	74
Nonfarm nonresidential	326.41	156.30	93	320.93	156.60	92	304.78	155.06	91	271.72	206.64	79	263.81	208.15	72
Owner-occupied	95.90	52.63	84	109.57	52.43	86	102.31	52.37	85	98.03	71.54	78	101.97	70.68	78
Other	230.50	100.99	95	211.36	101.87	94	202.46	100.54	93	173.69	130.65	78	161.83	134.17	71
Real estate loans secured by farmland	0.30	3.67	37	0.39	3.43	40	0.38	3.44	40	0.43	8.66	34	0.40	8.13	30
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.01	44	0	0.01	44
Commercial and industrial loans	40.88	116.17	9	77.57	150.16	19	39.42	139.91	11	40.85	106.70	14	34.96	107.07	9
Loans to individuals	3.73	36.56	24	8.64	36.83	34	7.28	37.47	32	12.29	24.83	61	18.16	24.45	66
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	4.86	17	0	4.49	18
Other loans and leases	1.27	47.63	5	2.04	49.92	4	2.16	49.54	4	2.26	10.25	51	1.64	25.58	16
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	47.14	29.25	87	40.03	26.62	84	42.80	27.32	86	35.07	35.38	56	33.70	35.09	50
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	355.40	187.63	90	325.87	186.45	88	315.41	183.76	88	269.94	239.13	67	259.52	243.62	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	451.30	244.92	90	435.44	243.47	90	417.73	240.85	89	367.97	315.15	69	361.49	318.90	66

BHC Name

City/State

# Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	9.86	12.31	45	8.32	10.21	48	10.91	11.17	55	1.31	5.36	10	1.21	4.70	16
Liquid assets	15.86	29.12	16	14.42	24.65	20	17.60	26.22	27	10.12	16.28	19	11.60	15.56	36
Investment securities	13.05	20.37	25	9.52	17.19	17	11.04	17.85	24	11.32	16.41	25	12.85	16.02	38
Net loans and leases	68.87	58.81	77	71.41	63	72	67.63	61.58	67	75.15	72.36	59	74.14	73.30	52
Net loans, leases and standby letters of credit	69.01	59.61	75	71.66	63.89	70	67.83	62.48	64	75.48	72.78	59	74.41	73.71	51
Core deposits	81.35	75.52	70	75.31	69.20	57	79.05	70.67	72	75.07	71.61	66	75.97	69.97	73
Noncore funding	2.61	10.15	11	8.75	15.53	35	4.58	14.13	17	9.16	14.61	29	8.42	16.58	21
Time deposits of \$250K or more	1.12	1.67	39	1.97	2.35	50	1.79	2.11	49	1.76	4.33	14	1.55	4.28	15
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	1.21	1.19	64	1.22	1.44	61	1.12	1.47	57	0.87	0.77	61	0.82	0.96	58
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	1.21	0.54	75	1.22	0.59	71	1.12	0.54	69	0.87	0.75	63	0.82	0.97	60
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0	0.88	12	0	1.75	10	0	1.24	7	4.40	2.75	73	3.73	3.63	58
Earning assets that reprice within 1 year	27.06	38.80	21	27.70	38.76	23	31.04	39.38	27	20.25	33.16	17	18.67	32.35	16
Interest-bearing liabilities that reprice within 1 year	4.96	6.64	51	9.86	8.86	70	8.49	8.20	68	6.33	18.54	12	5.82	18.20	14
Long-term debt that reprices within 1 year	0.30	0.27	75	0.71	0.52	77	0.71	0.47	79	0.88	0.15	89	0.96	0.16	88
Net assets that reprice within 1 year	21.80	30.83	27	17.13	27.76	24	21.84	29.11	34	13.05	13.71	44	11.89	12.98	43
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-9.17	-3.31	30	0.54	6.19	36	-8.13	3.20	17	9.17	10.70	44	8.34	13.54	29
Net short-term noncore funding dependence	-9.70	-9.17	39	-4.24	-2.71	37	-9.08	-4.76	29	5.82	5.88	46	4.88	8.57	32
Short-term investment / Short-term noncore funding	449.88	304.29	75	168.96	149.65	66	284.10	184.19	76	20.84	78.10	28	22.37	62.28	40
Liquid assets - short-term noncore funding / Nonliquid assets	16.24	36.72	24	11.10	24.47	30	16.70	28.18	37	4.25	6.90	46	6.99	4.17	61
Net loans and leases / Total deposits	83.23	73.05	75	89.44	82.06	69	81.97	79.43	59	97.82	90.96	70	95.64	92.88	56
Net loans and leases / Core deposits	84.66	78.83	66	94.83	92.26	61	85.56	88.34	51	100.11	102.55	46	97.59	106.50	32
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.59	0.50	85	2.91	1.73	73	2.95	1.57	76	1.06	0.36	83	-1.26	-0.47	15
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.10	1.06	31	0.38	4.54	6	0.32	4.31	5	0.17	1.28	13	-0.11	-1.95	90
Structured notes appreciation (depreciation) / Tier 1 capital	0.05	0	83	0.05	0	85	0.06	0.02	84	-0.01	-0.02	28		-0.04	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	72.92	13.65	96	78.72	11.41	98	74.31	11.38	98	82.20	7.25	97	87.56	10.76	97
Available-for-sale securities	20.36	84.59	2	15.28	86.72	1	14.51	87.23	1	16.14	91.33	3	10.41	88.32	2
U.S. Treasury securities	1.05	6.01	40	0	5.26	15	0	4.72	16	0.11	2.07	59	0.10	2.08	59
US agency securities (excluding mortgage-backed securities)	7.96	4.24	77	15.58	3.94	88	14.43	4.01	85	16.72	8.16	76	12.12	11	61
Municipal securities	18.78	8.38	78	19.57	9.87	77	18.87	9.83	76	13.31	15.40	54	12.82	16.63	50
Mortgage-backed securities	51.23	66.09	24	52.19	66.61	27	49.54	66.64	22	60.07	57.07	46	66.44	54.50	63
Asset-backed securities	9.86	2.45	86	0.94	1.91	67	1.31	1.91	68	1.10	1.70	76	1.12	1.54	79
Other debt securities	4.39	3.01	69	5.71	2.93	80	4.67	3.01	73	7.04	3.73	78	5.37	3.75	71
Mutual funds and equity securities	6.73	0.29	98	6.01	0.38	98	11.19	0.35	99	1.66	0.49	84	2.03	0.41	90
Debt securities 1 year or less	21.92	8.18	87	8.70	11.25	53	7.78	10.55	50	7.46	13.55	41	5.22	13.91	35
Debt securities 1 to 5 years	12.77	17.39	47	20.10	17.70	59	18.38	17.03	56	23.49	23.43	56	17.82	23.42	43
Debt securities over 5 years	58.59	72.07	25	65.19	68.10	40	62.65	69.86	35	67.39	58.63	54	74.94	58.36	70
Pledged securities	66.92	33.37	88	41.12	37.16	56	34.13	35.67	47	50.78	43.76	58	58.23	42.20	67
Structured notes, fair value	9.92	0.06	97	0.98	0.02	96	1.36	0.02	96	1.10	0.09	92	0	0.15	39
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	20.29	64.27	39	809.95	124.80	97	1,052.31	183.32	96	18.64	32.84	55	-28.47	16.28	19
Investment securities	39.18	32.48	63	15	20.30	45	35.10	23.62	71	-3.28	4.80	29	13.10	8.02	69
Core deposits	9.64	16.96	16	43.93	26	89	45.97	26.88	88	8.46	9.96	50	33.45	10.40	90
Noncore funding	-69.77	-21.64	1	38.63	-6.57	93	-30.71	-12.18	31	19.52	4.16	76	41.49	6.76	88

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,316,221	1,035,613	809,410
Commit: Secured commercial real estate loans	841,960	393,582	344,886	316,616	217,537
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	16,184	28,997	22,723	26,603	20,191
Commercial and similar letters of credit	495	2,599	3,020	455	653
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	50,038	15,680	15,525	16,143	16,735
Credit derivatives - notional amount (holding company as beneficiary)	21,847	0	4,219	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	71,885	15,680	19,744	16,143	16,735
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	650	23,129	26,153	0	198
Written options contracts (interest rate)	24,680	0	0	0	0
Purchased options contracts (interest rate)	24,680	0	0	0	0
Interest rate swaps	1,801,465	1,422,764	1,451,755	675,239	118,611
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							11.50	22.01	13	12.54	16.97	24	10.76	17.31	16
Standby letters of credit	0.14	0.66	9	0.25	0.72	25	0.20	0.71	17	0.32	0.36	51	0.27	0.35	44
Commercial and similar letters of credit	0	0.02	54	0.02	0.02	73	0.03	0.02	75	0.01	0.01	78	0.01	0.01	80
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.42	0.24	74	0.13	0.39	64	0.14	0.35	62	0.20	0	96	0.22	0.02	91
Credit derivatives - notional amount (holding company as beneficiary)	0.18	0.18	70	0	0.33	28	0.04	0.30	62	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.61	0.13	84	0.13	0.35	76	0.17	0.30	76	0.20	0	97	0.22	0	96
Derivative contracts	15.64	47.31	48	12.40	51.49	32	12.91	48.62	34	8.17	2.95	81	1.58	6.51	36
Interest rate contracts	15.64	35.15	51	12.40	36.10	35	12.91	34.36	37	8.17	2.87	81	1.58	6.40	36
Interest rate futures and forward contracts	0.01	4.39	30	0.20	8.89	36	0.23	6.21	35	0	0.08	39	0	0.25	45
Written options contracts (interest rate)	0.21	1.69	33	0	2.33	9	0	2.18	9	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0.21	1.29	57	0	1.45	22	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	15.22	20.27	58	12.20	20.71	45	12.68	20.83	45	8.17	2.19	82	1.58	5.18	45
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							16.11	42.82	6	17.28	24.81	20	15.05	25.18	15

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	1,851,475	1,445,893	1,477,908	675,239	118,809
Interest rate contracts	1,851,475	1,445,893	1,477,908	675,239	118,809
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	650	23,129	26,153	0	198
Written options	24,680	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	24,680	0	0	0	0
Purchased options	24,680	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	24,680	0	0	0	0
Swaps	1,801,465	1,422,764	1,451,755	675,239	118,611
<b>Held for trading</b>					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Non-traded</b>					
Interest rate contracts	1,851,475	1,445,893	1,477,908	675,239	118,809
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivative contracts (excluding futures and FX 14 days or less)</b>					
One year or less	1,955,775	1,454,123	1,487,024	707,525	135,544
Over 1 year to 5 years	2,101	0	0	26	8,150
Over 5 years	630,095	276,959	301,177	53,657	13,587
	1,323,579	1,177,164	1,185,847	653,842	113,807
<b>Gross negative fair value (absolute value)</b>					
	28,158	56,422	46,169	10,815	1,840
<b>Gross positive fair value</b>					
Held for trading	28,075	56,221	46,019	10,266	1,758
Non-traded	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts	28,075	56,221	46,019	10,266	1,671
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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# Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	76	100	94.62	76	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	0.07	45	0	0	47
<b>Futures and forwards .....</b>															
Written options .....	1.33	7.18	29	0	8.60	6	0	8.18	6	0	11.73	13	0	11.14	16
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0	48	0	0	49
Over-the-counter .....	1.33	6.91	30	0	8.13	7	0	7.73	7	0	10.84	13	0	10.65	16
Purchased options .....	1.33	3.41	54	0	3.51	18	0	3.42	19	0	2.45	35	0	1.29	38
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Over-the-counter .....	1.33	3.01	57	0	2.98	20	0	2.86	21	0	2.28	36	0	1.22	38
Swaps .....	97.30	71.71	82	98.40	67.37	88	98.23	68.76	89	100	64.61	90	99.83	65.42	80
<b>Held for trading .....</b>															
Interest rate contracts .....	0	40.70	21	0	43.02	19	0	43.53	19	0	15.01	35	0	13.60	38
Foreign exchange contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	16.17	35	0	12.87	38
Equity, commodity, and other contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	0.11	46	0	0	48
<b>Non-traded .....</b>															
Interest rate contracts .....	100	59.30	78	100	56.98	80	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts .....	100	56.22	86	100	54.32	87	100	53.82	87	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.01	44	0	0	47
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	105.63	91.91	90	100.57	90.28	82	100.62	91.48	79	104.78	80.07	94	114.09	82.85	95
Over 1 year to 5 years .....	0.11	27.90	8	0	31.66	3	0	32.05	4	0	15.20	30	6.86	12.75	56
Over 5 years .....	34.03	29.78	60	19.15	27.15	43	20.38	27.06	45	7.95	22.92	36	11.44	22.66	44
Gross negative fair value (absolute value) .....	71.49	29.19	90	81.41	28.15	96	80.24	29.56	95	96.83	34.12	96	95.79	36.28	94
Gross positive fair value .....	1.52	1.18	66	3.90	1.65	83	3.12	1.55	79	1.60	1.30	58	1.55	0.66	89
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.03	0.05	61	0.06	0.07	66	0.05	0.07	63	0.01	0	82	0	0.01	53
Gross positive fair value (X) .....	0.03	0.06	48	0.06	0.10	46	0.05	0.09	44	0.01	0	85	0	0.01	49
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0	44	0	0	40
Non-traded (X) .....	0.03	0.01	84	0.06	0.02	86	0.05	0.02	85	0.01	0	91	0	0.01	59
Current credit exposure (X) .....	0.03	0.05	56	0.06	0.07	53	0.05	0.06	51	0.01	0.01	73	0	0	60
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.33	0.59	54	0.70	0.91	53	0.58	0.85	51	0.17	0.10	72	0.03	0.06	62

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	60,735	16,852	16,852	16,577	15,721
Gross losses	880	16,964	20,154	2,805	3,720
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	1,322	1,048	1,296	1,443	1,086
Net losses	-442	15,916	18,858	1,362	2,634
Provision for loan and lease losses	-11,024	50,074	57,401	1,637	3,490
Adjustments	0	5,340	5,340	0	0
Ending balance	50,153	56,350	60,735	16,852	16,577
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.13	-0.12	41	0.60	0.66	50	0.51	0.51	56	0.02	0.12	18	0.05	0.12	27
Provision for loan and lease losses / Average loans and leases	-0.19	-0.21	43	0.81	1.06	41	0.70	0.82	45	0.03	0.16	18	0.06	0.16	27
Provision for loan and lease losses / Net loan and lease losses	2,494.12	-65.12	95	314.61	587.54	36	304.39	487.86	43	120.19	142.73	50	132.50	182.69	46
Allowance for loan and lease losses / Total loans and leases not held for sale	0.61	1.32	9	0.70	1.58	10	0.78	1.58	10	0.27	0.94	2	0.30	0.94	2
Allowance for loan and lease losses / Total loans and leases	0.61	1.30	10	0.67	1.55	9	0.78	1.55	10	0.27	0.93	2	0.30	0.93	2
Allowance for loan and lease losses / Net loans and leases losses (X)		17.40		2.66	11.29	7	3.22	11.58	12	12.37	17.18	60	6.29	21.35	28
Allowance for loan and lease losses / Nonaccrual assets	165.27	330.05	22	50.18	301.93	4	111.19	299.17	12	67.19	315.75	6	62.99	285.36	7
ALLL / 90+ days past due + nonaccrual loans and leases	165.27	271.93	31	50.18	249.38	6	111.19	244.34	18	67.19	283.41	10	62.99	259.30	8
Gross loan and lease losses / Average loans and leases	0.01	0.20	5	0.28	0.35	52	0.25	0.34	49	0.05	0.16	22	0.07	0.15	34
Recoveries / Average loans and leases	0.02	0.08	21	0.02	0.07	16	0.02	0.07	13	0.02	0.05	40	0.02	0.05	29
Net losses / Average loans and leases	-0.01	0.12	12	0.26	0.28	61	0.23	0.27	56	0.02	0.11	28	0.05	0.09	43
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	6.56	25.09	12	37.36	24.77	78	46.20	33.98	75	38.79	41.80	55	20.39	51.25	29
Earnings coverage of net loan and lease losses (X)	-236.38	26.30	4	5.51	20.97	30	7.34	22.91	34	80.03	22.46	83	33.78	29.27	62

#### Net Loan and Lease Losses By Type

Real estate loans	-0.01	0.02	33	0.27	0.04	96	0.25	0.04	96	0.02	0.02	65	0.05	0.01	79
Real estate loans secured by 1-4 family	-0.02	-0.01	33	0.05	0.01	84	0.11	0.01	92	0.06	0.02	81	0.02	0.01	67
Revolving	-0.44	-0.07	9	0.45	0.01	95	0.66	0.01	95	-0.01	0.02	24	0.06	0.02	75
Closed-end	0	-0.01	55	0.03	0.01	78	0.08	0	91	0.06	0.02	83	0.02	0.01	68
Commercial real estate loans	0.01	0.04	48	0.42	0.06	96	0.33	0.07	92	0	0.02	30	0.07	0.01	86
Construction and land development	0	0.01	64	0	0	60	0	0	59	0	-0.02	62	0	-0.02	57
1-4 family	0	0	57	0	0	59	0	0	59	0	0	54	0	0	54
Other	0	0.01	63	0	0	59	0	0	57	0	-0.02	62	0	-0.02	60
Multifamily	0.03	0.01	90	0	0	58	0	0	58	0	0	56	0	0	50
Nonfarm nonresidential	0	0.05	24	0.57	0.08	96	0.46	0.11	89	-0.01	0.03	17	0.10	0.02	86
Owner-occupied	0	0.01	18	0.09	0.02	88	0.05	0.02	81	0.02	0.01	76	0.01	0.01	69
Other	0	0.04	52	0.48	0.05	96	0.40	0.08	89	-0.02	0.01	5	0.09	0.01	90
Real estate loans secured by farmland	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	45	0	0	49
Commercial and industrial loans	-0.01	0.19	18	0.08	0.46	23	0.18	0.47	29	-0.05	0.27	5	0.05	0.18	38
Loans to individuals		0.72		0.14	1.25	8	0.10	1.13	7	0.09	0.74	11	0.04	0.71	3
Credit card loans		2.27			3.33			2.92			1.89			1.65	
Agricultural loans		0.02			0.11			0.19			0.02			0.03	
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0	0.14	33	0	0.28	30

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	6,626	14,338	35,080	14,798	25,874
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	30,347	112,298	54,625	25,081	26,316
Total past due and nonaccrual loans and leases	36,973	126,636	89,705	39,879	52,190
Restructured 30-89 days past due	426	338	756	1,148	2,761
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	9,969	9,865	5,490	6,568	3,627
Total restructured loans and leases	10,395	10,203	6,246	7,716	6,388
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	9,260	12,439	12,008	16,892	20,084
Other real estate owned	106	106	106	264	1,381
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.08	0.29	13	0.17	0.37	33	0.45	0.39	68	0.24	0.31	48	0.46	0.32	76
90+ days past due loans and leases	0	0.09	10	0	0.13	10	0	0.12	9	0	0.03	15	0	0.03	14
Nonaccrual loans and leases	0.37	0.54	36	1.34	0.66	88	0.70	0.66	58	0.40	0.48	44	0.47	0.49	57
90+ days past due and nonaccrual loans and leases	0.37	0.68	25	1.34	0.84	81	0.70	0.85	45	0.40	0.54	35	0.47	0.54	50
30-89 days past due restructured	0.01	0.01	65	0	0.01	55	0.01	0.01	65	0.02	0	87	0.05	0.01	94
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0	45	0	0	43
Nonaccrual restructured	0.12	0.12	55	0.12	0.14	53	0.07	0.13	41	0.11	0.07	70	0.06	0.10	47
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.08	0.29	13	0.17	0.37	33	0.45	0.40	68	0.24	0.31	48	0.46	0.32	76
90+ days past due assets	0	0.09	9	0	0.13	9	0	0.12	8	0	0.03	15	0	0.03	14
Nonaccrual assets	0.37	0.55	36	1.34	0.67	87	0.70	0.67	58	0.40	0.48	43	0.47	0.49	57
30+ days past due and nonaccrual assets	0.45	1	18	1.51	1.25	70	1.15	1.29	53	0.64	0.87	38	0.93	0.88	61
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.26	0.40	30	0.96	0.52	85	0.48	0.52	51	0.30	0.39	39	0.35	0.39	53
90+ days past due and nonaccrual assets + other real estate owned	0.26	0.42	28	0.96	0.55	85	0.48	0.55	48	0.31	0.45	34	0.37	0.45	47
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.34	0.48	38	1.07	0.61	87	0.59	0.60	54	0.53	0.56	52	0.67	0.59	62
Allowance for loan and lease losses	80.03	67.85	71	222.15	66.38	96	111.13	66.66	84	257.45	92.08	94	304.89	95.97	95
Equity capital + allowance for loan and lease losses	2.57	4.12	27	8.25	5.10	83	4.37	4.97	46	3.71	4.77	42	4.79	5.09	54
Tier 1 capital + allowance for loan and lease losses	3.69	4.89	38	12.15	6.26	90	6.37	6.05	61	5.37	5.30	57	6.96	5.65	68
Loans and leases + other real estate owned	0.49	0.82	30	1.49	0.98	80	0.86	0.97	46	0.70	0.78	53	0.90	0.82	60

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.06	0.25	17	0.19	0.35	40	0.43	0.39	64	0.25	0.28	58	0.50	0.29	80
90+ days past due	0	0.12	15	0	0.17	15	0	0.16	14	0	0.03	24	0	0.03	19
Nonaccrual	0.39	0.60	37	1.46	0.70	89	0.68	0.76	51	0.42	0.45	48	0.48	0.48	57
Commercial and industrial															
30–89 days past due	0.40	0.24	77	0.05	0.24	19	0.88	0.23	92	0.03	0.22	23	0	0.23	8
90+ days past due	0	0.02	17	0	0.03	18	0	0.03	16	0	0.02	30	0	0.02	32
Nonaccrual	0.09	0.65	11	0.41	0.80	26	0.77	0.75	58	0.17	0.74	23	0.63	0.61	61
Individuals															
30–89 days past due	0.02	0.60	10	0.01	0.74	10	0.40	0.83	28	0	0.60	5	0	0.68	6
90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.02	31	0	0.03	31
Nonaccrual	0.07	0.17	42	0	0.24	8	2.70	0.28	93	0.02	0.12	41	0	0.15	14
Depository institution loans															
30–89 days past due		0.03			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.11			0.15			0.17			0.10			0.11	
90+ days past due		0			0			0			0			0.01	
Nonaccrual		0.51			0.72			0.49			0.80			0.46	
Foreign governments															
30–89 days past due		0			3.73			0							
90+ days past due		0			0			0							
Nonaccrual		0.17			0.04			0.09							
Other loans and leases															
30–89 days past due	0	0.11	15	0	0.14	19	0	0.18	15	0	0.28	23	0	0.18	23
90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0	40	0	0	41
Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.10	0.36	20	0.19	0.51	25	0.66	0.65	64	0.42	0.53	50	0.65	0.52	68
	90+ days past due	0	0.25	17	0	0.36	16	0	0.33	16	0	0.05	28	0	0.04	22
	Nonaccrual	0.41	0.76	33	0.52	0.91	33	0.34	0.89	20	0.37	0.55	32	0.42	0.61	39
Revolving	30-89 days past due	0.86	0.33	88	0.66	0.40	76	0.79	0.48	78	0.64	0.36	76	0.97	0.36	84
	90+ days past due	0	0.03	32	0	0.02	32	0	0.03	30	0	0.01	37	0	0.02	37
	Nonaccrual	1.49	1.05	76	2.20	1.28	83	1.12	1.13	67	0.98	0.34	89	0.58	0.35	77
Closed-end	30-89 days past due	0.06	0.36	16	0.17	0.52	26	0.65	0.65	63	0.40	0.56	45	0.62	0.54	65
	90+ days past due	0	0.27	18	0	0.41	17	0	0.38	17	0	0.05	29	0	0.05	24
	Nonaccrual	0.35	0.71	26	0.43	0.89	26	0.30	0.87	19	0.33	0.57	29	0.41	0.64	37
Junior lien	30-89 days past due	0	0.01	13	0	0.02	27	0	0.02	10	0	0.02	27	0.02	0.02	57
	90+ days past due	0	0	34	0	0	33	0	0	32	0	0	41	0	0	38
	Nonaccrual	0.15	0.04	93	0.01	0.05	24	0	0.04	6	0.01	0.03	42	0.02	0.03	46
Commercial real estate	30-89 days past due	0.04	0.16	29	0.18	0.21	54	0.28	0.26	66	0.10	0.15	47	0.35	0.16	81
	90+ days past due	0	0.01	26	0	0.02	25	0	0.02	23	0	0.02	34	0	0.02	31
	Nonaccrual	0.38	0.48	52	2.09	0.53	96	0.90	0.62	71	0.48	0.34	67	0.53	0.41	68
Construction and development	30-89 days past due	0.44	0.15	84	0.15	0.24	61	0	0.28	11	0.02	0.20	48	0	0.17	21
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0.19	0.31	66	1.38	0.32	89	1.66	0.41	87	0	0.18	21	0	0.18	21
1-4 family	30-89 days past due	0.22	0.03	93	0.15	0.03	90	0	0.03	28	0	0.05	33	0	0.07	32
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	47	0	0	48
	Nonaccrual	0.13	0.02	92	0.86	0.03	97	1.20	0.03	97	0	0.01	40	0	0.04	37
Other	30-89 days past due	0.23	0.10	81	0	0.17	16	0	0.22	13	0.02	0.12	62	0	0.06	28
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0	44	0	0	45
	Nonaccrual	0.06	0.25	55	0.52	0.26	82	0.46	0.35	77	0	0.14	24	0	0.10	25
Multifamily	30-89 days past due	0	0.09	26	0	0.09	24	0	0.09	22	0	0.03	38	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.47	0.13	85	0	0.09	20	0	0.11	20	0	0.03	37	0	0.04	34
Nonfarm non-residential	30-89 days past due	0.01	0.12	21	0.23	0.21	64	0.38	0.23	75	0.13	0.13	60	0.48	0.17	84
	90+ days past due	0	0.01	28	0	0.02	30	0	0.02	26	0	0.02	37	0	0.02	34
	Nonaccrual	0.37	0.58	45	2.66	0.68	96	1.01	0.80	64	0.64	0.36	75	0.73	0.52	70
Owner Occupied	30-89 days past due	0.01	0.04	34	0	0.07	17	0.03	0.07	42	0.07	0.06	63	0.28	0.08	85
	90+ days past due	0	0	35	0	0	34	0	0	33	0	0.01	40	0	0	38
	Nonaccrual	0.26	0.20	65	0.67	0.26	89	0.43	0.27	73	0.25	0.19	65	0.05	0.20	32
Other	30-89 days past due	0	0.07	26	0.23	0.13	75	0.35	0.14	81	0.06	0.05	73	0.21	0.07	82
	90+ days past due	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	41	0	0.01	39
	Nonaccrual	0.11	0.31	34	2	0.36	96	0.57	0.44	66	0.39	0.14	80	0.68	0.22	81
Farmland	30-89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	1.06	24	0	0.49	27
Credit card	30-89 days past due		0.79			0.92			0.95			0.87			1.03	
	90+ days past due		0.40			0.55			0.63			0.18			0.26	
	Nonaccrual		0.08			0.06			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,027,735	1,048,834	1,049,714	795,661	737,752
Retained earnings	430,721	356,397	378,268	358,666	305,056
Accumulated other comprehensive income (AOCI)	-734	939	621	-1,208	-3,450
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,457,722	1,406,170	1,428,603	1,153,119	1,039,358
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	547,777	558,241	556,597	425,232	395,035
Accumulated other comprehensive income-related adjustments	-734	893	621	-1,208	-3,450
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	910,679	847,036	871,385	729,095	647,773
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	910,679	847,036	871,385	729,095	647,773
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	127,261	126,727	126,888	62,651	62,199
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	127,261	126,727	126,888	62,651	62,199
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	127,261	126,727	126,888	62,651	62,199
<b>Tier 1 Capital</b>	1,037,940	973,763	998,273	791,746	709,972
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	160,000	175,500	167,500	35,000	35,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	54,409	59,502	64,597	18,231	17,584
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	214,409	235,002	232,097	53,231	52,584
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	214,409	235,002	232,097	53,231	52,584
Exited advanced approach tier 2 capital					
Total capital	1,252,349	1,208,765	1,230,370	844,977	762,556
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	11,661,047	11,629,956	11,135,791	8,207,462	7,525,012
Less: Deductions from common equity tier 1 capital	547,777	558,241	556,597	425,232	395,035
Less: Other deductions	0	3,487	3,487	0	0
Total assets for leverage ratio	11,113,270	11,068,228	10,575,707	7,782,230	7,129,977
Total risk-weighted assets	8,403,056	8,005,032	7,892,045	6,003,894	5,330,052
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	10.84	12.59	24	10.58	12.26	28	11.04	12.35	32	12.14	12.50	55	12.15	12.37	58
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	12.35	13.31	40	12.16	12.97	41	12.65	13.08	51	13.19	13.19	59	13.32	13.03	67
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	14.90	15.21	52	15.10	15.12	58	15.59	15.23	64	14.07	14.63	46	14.31	14.48	54
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.34	9.07	66	8.80	9.05	47	9.44	9.13	62	10.17	10.39	49	9.96	10.37	41
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72							

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		-100.00
Total property and casualty assets	0	0	0	0	0		-100.00
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		-100.00
Total property and casualty equity	0	0	0	0	0		-100.00
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		-100.00
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	14		-100.00
Other insurance activities income	0	0	0	0	14		-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0		-100.00
Premiums	0	0	0	0	0		-100.00
Credit related insurance underwriting	0	0	0	0	0		-100.00
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		-100.00
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	260,072	264,167	265,253	237,411	222,482	-1.55	144.35

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.37	22	0	0.46	43
Premium income / Insurance activities revenue		2.90			2.06			2.84			0.03		0	0	48
Credit related premium income / Total premium income		31.14			40.11			38.23			100			50	
Other premium income / Total premium income		68.86			59.89			61.77			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62							
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	23.90	11.72	96	25.64	11.07	98	25.05	11.03	97	29.36	11.53	99	30.62	13.70	99
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	0	49	0	0	49

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
<b>Debt securities</b>					
Debt securities	2,000	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	2,000	0	0	0	0
<b>Total foreign deposits</b>					
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.63			0.88			0.87			0			0	
Cost: Interest-bearing deposits		0.12			0.48			0.42			2.53			1.85	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.18			6.51			5.18							
Commercial and industrial loans		0.86			0.43			0.64			2.35			3.83	
Foreign governments and institutions		0			0			0							
<b>Growth Rates</b>															
Net loans and leases		-0.16			-0.58			-2.40			-47.91			-27.26	
Total selected assets		3.36			2.65			2.04			-25.04			5.03	
Deposits		10.74			-1.43			3.46			2.53			-2.42	

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.31	0.33	0.33	0.41	0.46

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

BHC Name

City/State

# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	30,477	54,549	54,704	79,747	32,847	-44.13	608.93
Dividends .....	30,000	54,000	54,000	79,000	32,000	-44.44	650.00
Interest .....	477	549	704	747	847	-13.11	59.53
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	1,600	1,600	1,600	1,500	0	0.00	
Dividends .....	1,600	1,600	1,600	1,500	0	0.00	
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	32,077	56,149	56,304	81,247	32,847	-42.87	646.15
Securities gains (losses) .....	8,123	212	4,948	0	0	3731.60	
Other operating income .....	1,344	243	949	62	78	453.09	2759.57
Total operating income .....	41,544	56,604	62,201	81,309	32,925	-26.61	855.91
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	6,937	5,263	7,790	2,055	2,060	31.81	13774.00
Other expenses .....	3,928	4,692	6,185	6,032	5,333	-16.28	140.54
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	10,865	9,955	13,975	8,087	7,393	9.14	545.57
Income (loss) before taxes .....	31,181	43,072	63,739	73,222	25,532	-27.61	1070.90
Applicable income taxes (credit) .....	-101	-2,290	2,900	-924	-846		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	31,282	45,362	60,839	74,146	26,378	-31.04	901.02
Equity in undistributed income of subsidiaries .....	56,136	-15,117	2,470	14,427	45,554		304.79
Bank subsidiaries .....	56,242	-14,793	2,289	14,134	43,887		305.55
Nonbank subsidiaries .....	-106	-324	181	293	1,667		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	87,418	30,245	63,309	88,573	71,932	189.03	414.44
<b>Memoranda</b>							
Bank net income .....	86,242	39,207	56,289	93,134	75,887	119.97	382.66
Nonbank net income .....	1,494	1,276	1,781	1,793	1,667	17.08	
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

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RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,644,221	93.91	1,639,457	95.60	1,608,715	93.06	1,240,281	1,128,942	0.29	246.26
Common and preferred stock .....	1,561,008	89.16	1,483,007	86.48	1,499,339	86.73	1,203,132	1,104,485	5.26	267.24
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	83,213	4.75	156,450	9.12	109,376	6.33	37,149	24,457	-46.81	67.13
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	4,583	0.26	4,402	0.26	6,183	0.36	5,692	5,399	4.11	475.03
Common and preferred stock .....	4,583	0.26	4,402	0.26	6,183	0.36	5,692	5,399	4.11	475.03
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	87,656	5.01	54,527	3.18	93,207	5.39	1,000	1,000	60.76	8665.60
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	8,803	0.50	7,187	0.42	7,187	0.42	5,442	3,930	22.49	1749.37
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	5,566	0.32	9,329	0.54	13,425	0.78	1,720	953	-40.34	232.30
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,750,829	100.00	1,714,902	100.00	1,728,717	100.00	1,254,135	1,140,224	2.09	265.67
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	160,000	9.14	175,500	10.23	167,500	9.69	35,000	35,000	-8.83	357.14
Other liabilities .....	5,845	0.33	6,488	0.38	5,726	0.33	3,365	3,667	-9.91	79.29
Balance due to subsidiaries and related institutions .....	71,735	4.10	71,200	4.15	71,361	4.13	62,651	62,199	0.75	207.92
Total liabilities .....	237,580	13.57	253,188	14.76	244,587	14.15	101,016	100,866	-6.16	285.95
Equity Capital .....	1,513,249	86.43	1,461,714	85.24	1,484,130	85.85	1,153,119	1,039,358	3.53	262.68
Perpetual preferred stock (income surplus) .....	55,527	3.17	55,544	3.24	55,527	3.21	0	0	-0.03	
Common stock .....	611	0.03	593	0.03	609	0.04	519	483	3.04	81.85
Common surplus .....	1,089,922	62.25	1,081,628	63.07	1,082,189	62.60	840,693	757,963	0.77	248.68
Retained earnings .....	430,721	24.60	356,397	20.78	378,268	21.88	358,666	305,056	20.85	84.97
Accumulated other comprehensive income .....	-734	-0.04	939	0.05	621	0.04	-1,208	-3,450		
Other equity capital components .....	-62,798	-3.59	-33,387	-1.95	-33,084	-1.91	-45,551	-20,694		
Total liabilities and equity capital .....	1,750,829	100.00	1,714,902	100.00	1,728,717	100.00	1,254,135	1,140,224	2.09	265.67
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	69,079	3.95	68,545	4	68,706	3.97	60,306	59,854	0.78	207.02
Notes payable to subsidiaries that issued TPS .....	69,079	3.95	68,545	4	68,706	3.97	60,306	59,854	0.78	207.02
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

City/State

# Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	7.78	12.52	8	2.78	6.29	16	4.35	7.29	20	7.84	10.58	20	7.37	11.03	11
Bank net income / Average equity investment in banks	7.51	12.35	6	3.68	6.43	20	3.92	7.45	15	7.86	10.85	20	7.69	11.56	9
Nonbank net income / Average equity investment in nonbanks	37.01	13.18	86	30.80	8.01	88	31.49	9.75	86	33.81	12.07	84	39.01	10.83	90
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			15.16			9.40	
Bank net income / Parent net income	98.65	96.45	30	129.63	87.60	95	88.91	88.16	20	105.15	103.77	62	105.50	104.73	57
Nonbank net income / Parent net income	1.71	3.22	62	4.22	4.43	71	2.81	3.59	66	2.02	1.08	78	2.32	0.99	79
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital	15.70	16.51	63	17.32	20.37	61	16.48	20.06	62	8.76	9.66	50	9.70	9.50	54
Total debt / Equity capital	10.57	11.37	60	12.01	14.74	61	11.29	14.41	58	3.04	3.93	61	3.37	3.94	63
Total debt + notes payable to subs that issued TPS / Equity capital	15.14	13.41	67	16.70	17.04	65	15.92	16.67	65	8.27	7.99	54	9.13	7.93	56
Total debt + Loans guaranteed for affiliate / Equity capital	10.57	11.46	59	12.01	15.02	59	11.29	14.68	57	3.04	3.97	61	3.37	3.98	61
Total debt / Equity capital – excess over fair value	10.57	11.47	59	12.01	14.86	61	11.29	14.52	58	3.04	3.93	61	3.37	3.94	63
Long-term debt / Equity capital	10.57	10.65	60	12.01	13.73	61	11.29	13.56	58	3.04	3.86	62	3.37	3.76	63
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	69.04	40.69	74	29.45	32.61	46	70.12	34.67	81	12.74	14.37	58	12.90	15.49	59
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	103.46	103.15	57	101.76	103.27	44	101.44	102.81	43	104.83	104.21	55	106.79	104.10	64
Total investment in subs / Equity capital	108.96	108.29	69	112.46	110.46	75	108.81	110.16	68	108.05	104.48	68	109.14	104.38	70
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.45	0.27	68	0.64	0.69	57	0.34	0.47	49	0.63	0.44	61	0.98	0.36	79
Equity investment in subs – equity cap / Net income-div (X)	0.73	0.85	58		2.31		1.05	1.82	40	1.03	1.47	49	1.66	1.18	75
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	96.40	152.56	28	141.31	128.63	67	104.23	136.59	35	194.28	153.39	76	91.38	113.37	35
Cash from ops + noncash items + op expense / Op expense + dividend	115.93	155.61	39	128.74	142.45	53	118.56	147.24	42	192.52	152.31	76	96.64	123.74	35
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	106.04	94.59	63	104.19	140.42	38	102.69	134.08	38	103.57	105.99	47	110.59	108.88	62
Pretax operating income + interest expense / Interest expense	549.49	1,645.53	31	918.39	1,826.91	51	918.22	2,016.32	48	3,663.11	17,211.14	71	1,339.42	1,631.73	67
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	490.94	1,896.20	24	670.49	1,413.95	43	701.71	1,539.23	42	1,579.53	2,481.22	70	654.80	1,015.91	55
Dividends + interest from subsidiaries / Interest expense + dividends	79.45	174.48	22	151.82	144.62	64	111.04	150.43	35	223.85	196.13	73	103.87	140.89	41
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	14.76	31	0	13.95	31	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)	29.02	40.79	62		26.65			35.64			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	-1.92	3.29	7	0.19	3.69	34	-0.09	3.85	17	0.06	1.59	47	-0.05	1.59	16
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.60			0.12			0.10			0			0	
Nonaccrual		1.04			0.80			1.03			8.16			0.70	
Total		1.64			0.92			1.13			8.16			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.05	1.76	45	0.05	2.95	45	0.04	2.66	43	0.06	0.13	68	0.06	0.14	67
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0	49	0	0	49

BHC Name

City/State

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	106.89	69.90	81	69.93	84.44	43	70.54	81.10	48	46.18	65.39	34	112.08	87.25	77
Dividends declared / Net income .....	38.25	27.22	72	104.88	49.77	90	67.79	42.29	84	38.66	25.65	71	41.10	24.10	74
Net income – dividends / Average equity.....	4.81	9.25	13	-0.14	3.19	16	1.40	4.14	20	4.81	7.61	18	4.34	8.12	10
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	89.72	160.45	30	170.23	130.19	69	125.82	132.17	54	230.72	160.93	77	108.24	131.90	45
Dividends from nonbank subsidiaries .....	4.79	6.19	70	5.04	3.74	76	3.73	3.41	73	4.38	2.59	79	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries .....	94.51	213.42	20	175.27	167.02	64	129.55	174.85	40	235.10	209.89	73	108.24	144.51	39
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	34.79	43.30	41	137.73	61.85	89	95.93	60.28	83	84.82	45.88	84	42.17	33.37	61
Interest income from bank subsidiaries.....	0.55	0.11	86	1.40	0.48	87	1.25	0.36	86	0.80	0.09	92	1.12	0.11	93
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	35.34	48.70	38	139.13	71.13	86	97.18	62.88	80	85.63	48.40	84	43.28	35.67	58
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	107.10	66.90	76	125.39	52.29	81	89.84	56.39	65	83.66	76.61	46	0	80.47	8
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries .....	107.10	94.31	71	125.39	70.62	77	89.84	79.84	58	83.66	83.73	46	0	96.62	6
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	72.21	72.55	28	95.40	68	59	86.82	69.76	41	97.16	77.61	49	97.19	72.95	56
Interest income from bank subsidiaries.....	1.15	0.27	88	0.97	1.03	77	1.13	0.63	79	0.92	0.23	88	2.57	0.55	88
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	73.36	82.68	24	96.37	80.80	47	87.95	82.20	29	98.08	94.06	38	99.76	89.39	67
Dividends from nonbank subsidiaries .....	3.85	3.56	73	2.83	2.36	76	2.57	1.95	76	1.84	1.13	80	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	3.85	5.69	66	2.83	5.80	66	2.57	4.70	68	1.84	1.56	78	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt .....	43.17	28.03	69	39.06	27.05	69	41.02	27.08	68	172.30	70.71	80	171.01	81.26	81